TransUnion Direct
User Guide

Help Guide Topics

Welcome to TransUnion Direct

Welcome! Your organization has selected TransUnion Direct — a quick, easy-to-use, secure website that allows you to access TransUnion's services right from your PC's Internet connection. TransUnion Direct is your primary source of credit, fraud, collections, risk- and portfolio-management information.

Who Should Use this Guide?

Use this guide if you want to become familiar with the services and functions that you can order and perform on TransUnion Direct. This guide provides an overview of ordering individual services, ordering portfolio services, running activity reports, and managing your own user profile online.

- If you need information on specific TransUnion services, please consult the online Subscriber Central pages on TransUnion Direct. Click **Help Center** on any page to get there.
- If you need more detailed instructions on completing the online order forms, look for the "Instructions for completing this form" link near the top of each service order form page**.**

What You Need to Know

Below are a few concepts that you should be familiar with as you start working with TransUnion Direct.

Locations and Subscriber Codes

Your administrator has created locations in TransUnion Direct to help manage your company's orders. Locations are usually based on departments, such as human resources, or actual physical locations, such as a local bank branch. By creating locations, your administrator ensures that everyone at your organization has access to the services and functions they need. Your administrator has assigned you to at least one location.

Each location has at least one subscriber code assigned to it. Subscriber codes determine which services are available to you. When you log into TransUnion Direct, your default location and subscriber code are automatically selected. You can always see your current location and subscriber code on the left side of the page, under the Subscriber Settings heading.

Services Available from TransUnion Direct

The following services are accessible from the site:

- **Individual Services** — You can access up to 30 TransUnion services through the Individual Services control panel, including the TransUnion Credit Report. The list of available services is based on your currently selected location and subscriber code and depends on your company's agreement with TransUnion. Learn more about Individual Services.

- **Portfolio Services** — Upload multiple subjects in a single file. To access this option, your company must be set up for one of the portfolio services and your administrator must also assign you rights to Portfolio Services. Available portfolio services include Express Portfolio Review and Collection Prioritization Engine. Learn more about Portfolio Services.

- **Activity Reporting** — Configure and generate reports on user activities across the entire company, at a single location, or for a single user. You must be authorized by your administrator to run activity reports. Learn more about Activity Reports.

Security

TransUnion Direct is designed to ensure a high level of security to protect the confidentiality of your orders and user profile information. Below are security features you should be aware of.

- **Secure Login** — The combination of your user ID and password is the key to accessing TransUnion Direct's services. To protect your account, do not share your user ID and password with anyone. TransUnion Direct will prompt you to change your password every 90 days.

- **Challenge Question** — You will be asked to set up a challenge question and response when you log in for the first time. The challenge question provides extra security to your account and to the orders you have placed on the site. You will be prompted to provide the response to your challenge question whenever you try to view details of past orders, download a digital certificate, or reset your password.

- **Timed Log Out** — If you are logged in but inactive for 25 minutes, a time-out warning appears, asking you if you would like to stay logged into the session. If you do not respond, you will be logged out of the session after another five minutes of inactivity. Any orders you made during that session will be available in Order History.

The First Time You Log Into TransUnion Direct

The first time you log into TransUnion Direct, our Getting Started process will guide you through the following steps:

Step 1: Review the TransUnion Direct user guidelines.

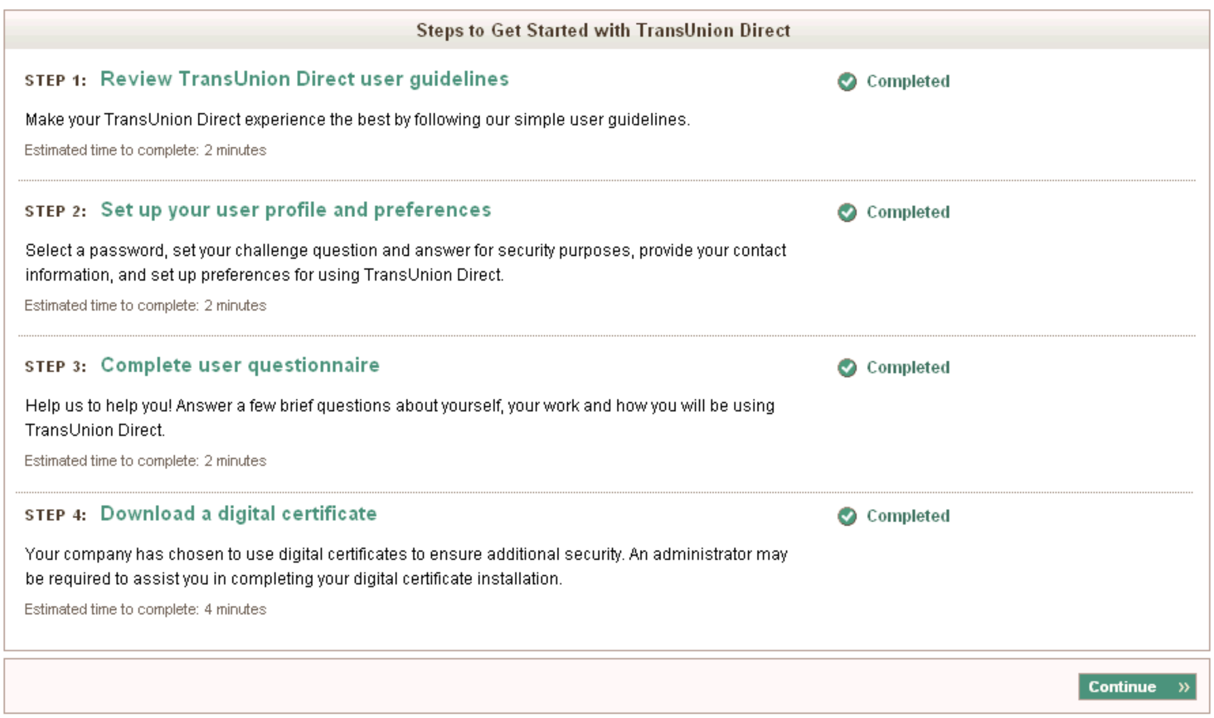
Step 2: Set up your user profile and preferences. Make sure that your email address is entered correctly because TransUnion Direct will occasionally send you important notifications about your account. You may also use the “Send Test E-mail” function to test your ability to receive emails from TransUnion.

Step 3: Complete the user questionnaire.

Step 4: *Optional.* You may be required to complete Step 4: Download a digital certificate. Your administrator determines if you need to download a digital certificate. All administrators are required to download a digital certificate as well.

After completing Step 4, you will need to click **Log Out** and close all browser windows to finish installation of the digital certificate. If you have questions about digital certificates, contact your administrator.

Completing the process: You need to complete each step before you can move on to the next step. After you have completed all required steps, a success message appears at the top of the page. Click **Continue** at the bottom of the page to complete the Getting Started process.



Individual Services

TransUnion Direct allows you to access services offered by TransUnion, including the TransUnion Credit Report. Services are available to you based on the location and subscriber codes that your administrator assigned to you. You have the choice of placing one order at a time or placing multiple orders one after the other.

Changing Your Current Subscriber Code

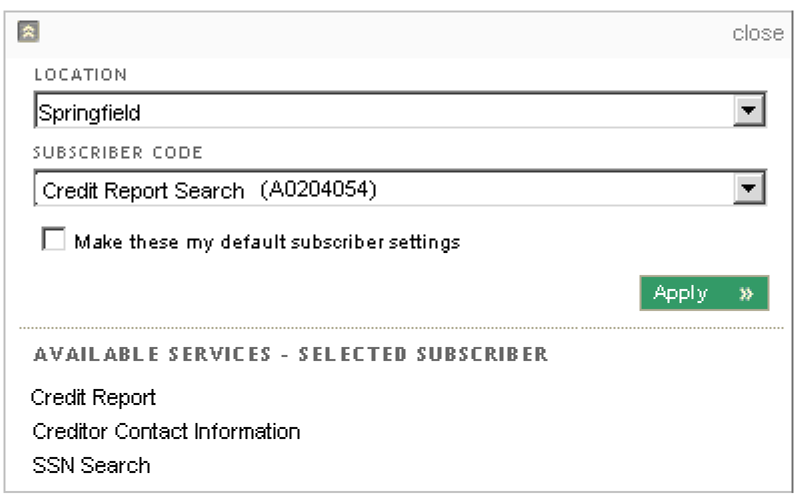
Before you place an order, make sure that the correct subscriber code is selected under Subscriber Settings on the left side of the Home page. The services you see in the **Service** drop-down list are tied to the subscriber code and location that you currently have selected. If the service you want to order doesn't appear on the list, you may need to change the current subscriber code and/or location.

1. Click **Subscriber Settings** on the left side of the Home page.

2. Change your Location and Subscriber Code selections as needed.

The location you select determines the list of subscriber codes. A location may contain more than one subscriber code to choose from.

3. To make this selection your default, check **Make these my default subscriber settings**.



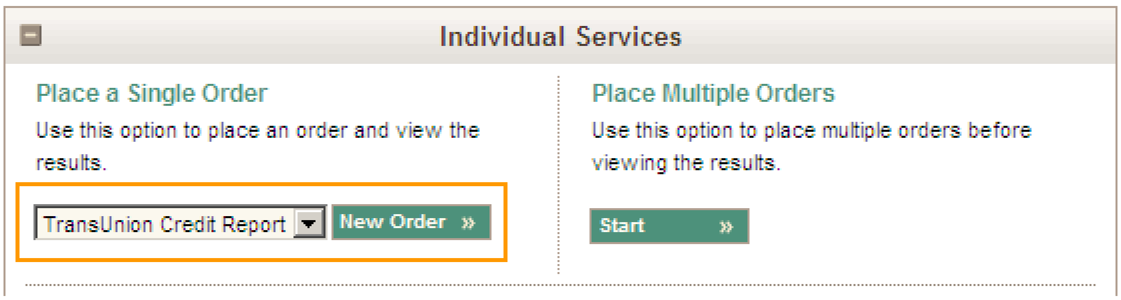
4. Click **Apply**.

If you're still not able to access the service you want to order, contact your administrator.

Placing a Single Order

When you want to place a single order for one subject, select the Place a Single Order option on the Individual Services control panel. This option can be used for both individual and joint subjects.

1. Select the service you want to order for the subject from the Place a Single Order drop-down list and then click **New Order**.



2. Complete the order form.

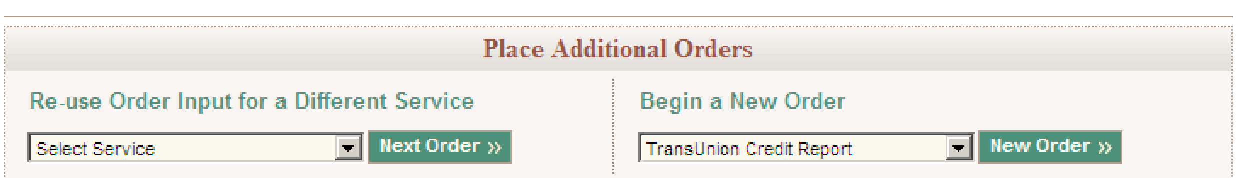
   - If you need more information about how to fill out the form, click **Instructions on completing this form**. Detailed instructions for the form appear in a pop-up window.
   - Required fields are indicated with an asterisk and bold font.

3. Click **Order** to submit the order. An "Order is processing" pop-up window appears. You will then be brought directly to the Order Results page.

4. Review the order results. You may view the output file by clicking the **View PDF** or **View print image** icon.

5. When you're ready to place your next order, go to the Place Additional Orders section at the bottom of the page. You can do the following:

   - Order a different service for the same subject. In the Re-use Order Input for a Different Service section, select a Service from the drop-down list and click **Next Order**.
   - Order a service for a different subject. Under the Begin a New Order section, select a Service from the drop-down list and click **New Order**.



All order results for Individual Services are automatically stored in your Order History for seven calendar days. You may view your results and download output files as many times as you need to within the seven-day timeframe without incurring additional charges or inquiries.

Placing Multiple Orders

If you have multiple orders you would like to place and would like to save time by entering in all orders before viewing results, use the Place Multiple Orders option on the Individual Services control panel. This option can be used for individual or joint subjects.

1. In the Place Multiple Orders section, click **Start**.

2. Select the service that you want to order for the subject from the **Services** drop-down list. Complete the order form.

   - If you need more information about how to fill out the form, click **Instructions on completing this form**. Detailed instructions for the form appear in a pop-up window.
   - Required fields are indicated with an asterisk and bold font.

3. Click **Next Order** to submit the order. After your current order is placed, a new order form appears for the same service. You may select a different service at the top of the form without disrupting the Multiple Orders flow. A success message appears at the top of the page to notify you that your order was successfully placed.

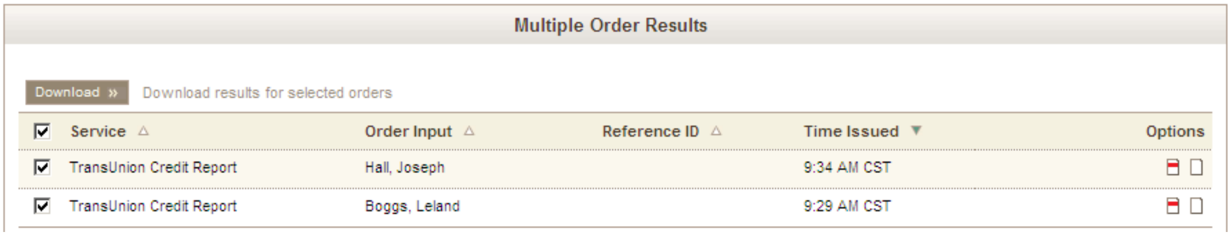
   If a processing error does occur with the order, a message appears at the top of the page to notify you and you will have the option of viewing the error in the output file. This is your only chance to see the particular error. Since the order did not successfully return results, it will not be available in your Order History.

4. Complete the new order form with your next subject. After you complete the form, do one of the following:

   - If you have another order to place after this one, click **Next Order** to submit the current order and start a new order.
   - If you do not have more orders to place (you've typed in the data for your last subject), click **Finish** to see the results of all the orders you just placed on the Multiple Orders Results page.

5. On the Multiple Orders Results page, click **Download** to get a ZIP file of all your order results.

   To access the results of a particular order, click the **View PDF** or **View print image** icon from the Options column.



All order results for Individual Services are automatically stored in your Order History for seven calendar days. You may view your results and download output files as many times as you need to within the seven-day timeframe without incurring additional charges or inquiries.

Viewing Your Order History for Individual Services

Results for your order will be available for download in your Order History for up to seven days. Information that you entered for a subject is stored for up to 90 days.

To access your Order History, do the following:

1. From the Home page, search for an existing order or select **View all orders** from the Individual Services control panel.

2. On the Order History page, the most recent order appears first. To sort by certain columns, click the ascending/descending arrows. Or you can filter based on order status, date issued, and/or build your own search statement by selecting a criteria category in the **Where** drop-down list.

3. For each Current order (placed during the current login session) or available order (placed within the last seven days), you can do the following:
   - View order details .
   - View the PDF (credit report only) .
   - View the Print Image (classic version) .
   - Download a ZIP file of results for multiple orders by selecting one or more orders and then click **Download**.
   - Place a new order for this subject .

4. For each expired order (placed more than seven days ago but within the last ninety days), you can place a new order for this subject.

   To access available orders or to place a new order for the same subject for an available or expired order, you will be required to enter the response to your challenge question. If you cannot remember the challenge question, click the **Forgot your challenge question?** link to have the question sent to your email address.

Order History Information

TransUnion Direct archives reports and allows you to view order history information for recently ordered requests. You may view reports for up to seven days without having to reorder them, refer back to previous orders, and request additional reports without having to re-enter consumer information.

Order history information is intended for your exclusive use. The retention of this data is provided as a convenience for you, rather than printing or storing reports elsewhere. Subsequent access to this data is subject to your contractual obligations and all applicable legal requirements, including the FCRA permissible purpose you provided when the report was initially requested and you may use the report for no other purpose.

Consumer data input is retained for 90 days to facilitate reorder of new TransUnion services on the consumer. Reorders are also subject to your contractual obligations and all FCRA and other legal requirements. Because of the potential risk of improper access to this information if your systems or passwords are compromised, TransUnion has instituted the additional security measure of requiring a challenge response when your Order History is accessed in a subsequent session. The challenge question and response is **not** intended to be a substitute for good security practices.

Portfolio Services

Portfolio Services, such as Express Portfolio Review or Collections Prioritization Engine, allow you to upload a single file containing multiple subject records. Portfolio services are available **if you have been assigned the Batch User role** by your administrator and assigned the Location User role for a location with a portfolio service.

If you should be able to order portfolio services, but cannot access that option via TransUnion Direct, please contact your administrator. If you do not know who your administrator is, click **My Administrators** under the Subscriber Options heading on the right side of the Home page to see a list of administrators who can assist you.

How to Order a Portfolio Service

1. From the Home page, select the service you would like to order under **Place a New Service Order** from the Portfolio Services control panel. Do one of the following:

    - If you have created your subject file already, click **New Order** to start the ordering process. Complete the order form and upload your subject file. If you need detailed instructions on completing specific form fields, please see the Help available online. Click **Submit**.

    - If you need to prepare your subject file, click **Prepare File** to access instructions for creating and uploading the file.

    For detailed instructions on preparing your subject files, download the *Customer Help Guide* from the Prepare File page for that portfolio service.

2. After you submit your file, the Order History page shows that your order is submitted. Check back later to see the status of the order as it is processed.

How to View the Results of This Order

The Portfolio Services control panel displays links to any portfolio services orders placed in the last 14 days. Click the **Order ID** to view order details and download output files for that order.

How to View Your Order History of Portfolio Services

The Order History page displays orders placed within the last 90 days. Output files are available for download for up to 14 days.

To access your Order History, do the following:

1. Select from orders placed in the last 14 days or select **View all orders** from the Portfolio Services control panel.

2. On the Order History page, the most recent order appears first. To sort by certain data, click the ascending/descending arrows. Or you can filter based on order status, date submitted, and/or build your own search statement by selecting a criteria category in the **Find Orders** drop-down lists.

For each order status, you can do the following:

- **Submitted**: Processing is in progress. The order has passed through TransUnion Direct's initial validation, and has been submitted for further processing.
- **Posted**: The order has been processed, and results are available for download. Available Files: All. An email is sent to inform you that the results are available.
- **Downloaded**: Results have been downloaded from TransUnion Direct; order results remain available online for re-download until order expires. Available files: All.
- **Canceled**: The order was not or could not be submitted for further processing after initial validation. Available Files: Validation Error File.
- **Expired**: The order was placed more than 14 days ago, so this order is listed in Order History but the results are no longer available. An email is sent to remind you three days prior to expiration.

Order ID	Service	User ID	Subscriber	Submitted	Completed	Expires	Status
2009100117003662	Express Portfolio Review	uatusr11	ADP/RON TOUKIN (0600 A0202658)	10/01/2009	(not applicable)	10/15/2009	Submitted
2009100113585039	Express Portfolio Review	uatusr11	ADP/RON TOUKIN (0600 A0202658)	10/01/2009	(not applicable)	10/15/2009	Canceled

Activity Reports

Activity reports allow you to track how many orders have been placed by a particular user or location or to search by a consumer's name to find out when a particular order was placed and by whom. Please note that neither the full indicative data for the subject nor the order results (scores, credit information) will be returned. Data is available for up to 24 months and activity reports contain information about orders placed via TransUnion Direct only and does not include orders placed via other connection methods with TransUnion.

Activity reports are available to you only **if you have been assigned an activity report user role** by your administrator. There are four types of activity reports:

- All Users
- Single User
- All Locations
- Single Location

All four types of activity reports may be run by a Company Activity Report User. Location Activity Report Users may run Single User or Single Location activity reports.

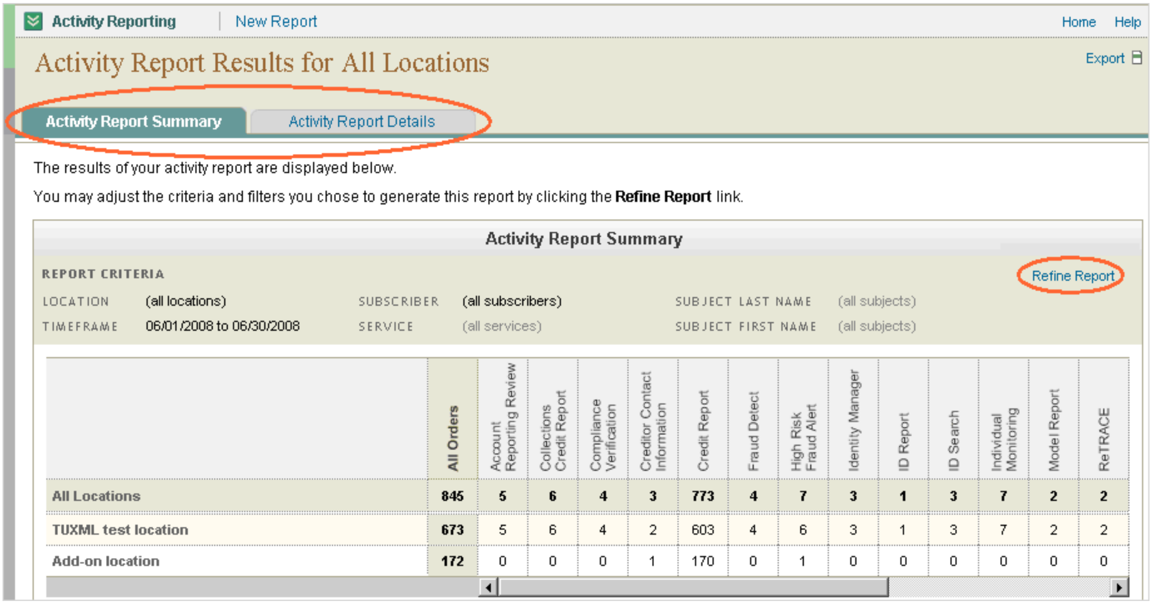
If you should be able to run activity reports, but cannot access that option via TransUnion Direct, please contact your administrator. If you do not know who your administrator is, click **My Administrators** under the Subscriber Options heading on the right side of the Home page to see a list of administrators who can assist you.

How to Run an Activity Report

1. Select the **Report Type** you would like to order under Run an Activity Report from the Activity Reporting control panel. Click **New Report**.

   More details may be required depending on the report type you select. For example, if you select Single User Report, you will be required to enter the user ID of the user whose activity you want to view.

2. Enter the key criteria and the timeframe, and then set any optional filters for the activity report. Click **Submit**. The Activity Report Results page displays the Summary Report by default. You can view detailed report information by clicking the **Activity Report Details** tab.



3. From the Activity Reports Summary and Activity Report Details tab, you can do the following:

   - Refine results. Click the **Refine Report** link. You will be brought back to the search page to make changes or additions to the search criteria. Click **Submit** to run the report again.

   - Print results. For best printing results, we recommend exporting results first and then printing them from Excel.

   - Export results. Click **Export** to export the activity report data into an Excel spreadsheet that you can save to your computer.

Your User Profile

You can update your user profile anytime in the Manage Profile area of TransUnion Direct. Keeping your contact information up to date ensures that you will receive important email communications from TransUnion Direct.

How to Manage Your Profile

1. Click **Manage Profile** at the top of any page on the site. The details of your current profile appear on the Manage Your User Profile page, including:
   - Your User ID and Password (the password is masked)
   - Challenge Question and Response (the actual question and response are not displayed, to protect your security)
   - Name, Email Address, and Telephone Number
   - Default Location and Subscriber Code
   - Your User Questionnaire Responses
2. To update any of these details, click **Update**. Enter your Current Password; then enter your changes in the textboxes.
3. Click **Save**.

Updating Your Challenge Question and Response

1. To update your Challenge Question and Response, call your administrator. Your administrator will clear your current challenge question and response.
2. The next time you log in, you'll be asked to choose a new challenge question and response.

If you do not know who your administrator is, please contact the TransUnion Service Desk. See Help Resources for contact information.

Verifying Your Email Address

You can test whether email from TransUnion is sent successfully to the email address associated with your account by doing the following:

1. Click **Manage Profile** at the top of any page on the site. The details of your current profile appear on the Manage Your User Profile page.
2. Click **Update**. The Update Your User Profile page opens.
3. Next to the Verify E-mail Address heading, click **Send Test E-mail**.

A pop-up window appears notifying you that a test email was sent to the email address associated with your user account.

4. Close this window and click **Cancel**.

Did you receive the test email?

- If you received the email, you do not need to do anything else. Your setup should allow you to receive future emails from us.

- If you did **not** receive the email, check your spam or junk mail folders. If the message arrived in a spam or junk mail folder, add the following domain to your email program's safe sender list: **transunion.com**. In addition, add the following address to your Contacts list: **directnoreply@transunion.com**. After completing the above step, close this window and send another test email.

Help Resources

TransUnion Direct provides several paths to getting assistance:

- **Reset Your Password Online** — If you forgot your password or your login is locked, follow the instructions below.
- **Subscriber Central** — After login, you can quickly access help information on our online help center, Subscriber Central, which provides FAQs, video tutorials, and help guides for TransUnion Direct. We've also included a form within Subscriber Central called, "We're Listening," which you can use to send us your feedback on the site. To access Subscriber Central, click **Help Center**, which is located at the top of every page on the site.
- **Your Administrator** — Your administrator can assist you with a number of issues, including password resets, your location and subscriber code assignment and access to services. Often, your administrator is the person within your company who provided you with your user ID and password. If you do not know who your administrator is, click **My Administrators** under the Subscriber Options heading on the right side of the Home page to see a list of administrators who can assist you.
- **Email from TransUnion Direct** — TransUnion will communicate to you directly about new features, system maintenance times, and more. Look for news in your email inbox and make sure you can receive emails from the email addresses listed in the System Requirements. We have added more measures to ensure the email address you've provided is correct. On the Manage Profile page, Verify E-mail Address lets you send a test email to confirm you'll receive all of the TransUnion Direct updates relevant to your business needs.
- **TransUnion Service Desk** — You can also call the TransUnion Service Desk at 1-800-813-5604. When calling the Service Desk, please make sure you have the following information: your user ID, subscriber code, and your company's name.

Reset Your Password Online

If you forgot your password or your login is locked, you can reset your own password if you know your user ID and have an email address and challenge response on file. Using this process saves you the time of contacting your administrator or calling the TransUnion Service Desk.

1. Click **Forgot password?** or **Login is locked** on the login page.
2. On the next page, enter your **User ID** and **Challenge Response**, and then click **Submit**.

   If you can't remember your challenge response, click **Forgot your challenge question?**, then enter your **User ID** and **E-mail Address** and click **Submit**. Your challenge question displays on-screen. Enter the challenge response exactly as it is listed in your profile and click **Submit**.

3. A temporary password will be sent to your email address on file.
4. Log in using the temporary password that was emailed to you. Upon login, you will be prompted to select a new unique password.

Forgot Your User ID

If you forgot your user ID, you can request that your user ID be emailed to you.

1. On the login page, click **Forgot ID**.

2. On the Forgot User ID page, enter your **E-mail Address**, **First Name**, and **Last Name**. You must enter the information exactly as it is entered in your profile. Click **Submit**.

   An email with your user ID will be sent to the email address associated with your TransUnion Direct account.

Forgot Your Challenge Question

If you forgot your challenge question, you can request your challenge question be emailed to you. You just need to enter your user ID and the email address associated with your TransUnion Direct account.

- When resetting password, click the **Forgot challenge question?** link. Enter your **User ID** and **E-mail Address** and click **Submit**. The challenge question displays on-screen.

- If you are attempting to access order history, click the **Forgot challenge response question?** link. Your challenge question is automatically sent to the email address associated with your TransUnion Direct account.

System Requirements

Your PC must meet the following requirements for you to access TransUnion Direct. Your administrator or IT professional should be able to assist you.

Allow Emails From TransUnion Addresses

Your email account should be configured to receive emails from the following addresses:

- directsupport@transunion.com
- directnoreply@transunion.com
- directautoreply@transunion.com
- directteam@transunion.com

We have added more measures to ensure the email address you've provided is correct. On the Manage Profile page, the **Send Test E-mail** button under Verify E-mail Address lets you send a test email to confirm you'll receive important TransUnion Direct email updates relevant to your business needs.

Workstation Requirements

Your workstation should support the following software:

- Microsoft® Internet Explorer® versions 7.0 or 8.0, or Mozilla® Firefox® 2.0 or 3.0
- Adobe® Acrobat Reader® 7.0 or later
- WinZip®

Web Browser Settings

Your Web browser should meet the following requirements:

- Workstation must support 128-bit encryption.
- Cookies must be enabled.
- Pop-up blocker must be disabled.
- Browsers must be set to check for newer versions of stored pages at every visit to the page. (See your browser's Help menu for more information about this setting.)

Screen Resolution Requirements

Your display setting should be set at 1024 x 768 or greater screen resolution.